

Information to identify the case:

Debtor 1	<u>Haran T. Knight</u>	Social Security number or ITIN	xxx-xx-3166
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-26954-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Haran T. Knight

8/20/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Haran T. Knight
Debtor

Case No. 19-26954-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Aug 20, 2021

Form ID: 318

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2021:

Recip ID	Recipient Name and Address
db	+ Haran T. Knight, 8 Mercer Lane, Sicklerville, NJ 08081-4465
cr	+ J.C. Ehrlich Co., Inc., Rentokil N.A., 1125 Berkshire Blvd, Ste 150, Reading, PA 19610-1218
cr	+ The Money Source Inc., P.O. Box 340514, Tampa, FL 33694-0514
518611808	+ CCMUA, Regional Sewer Service, PO Box 1105, Bellmawr, NJ 08099-5105
518442759	+ First Judicial District of PA, Accounting Unit, 1401 Arch Street, 1st Floor, Philadelphia, PA 19102-1525
518501248	+ J.C. Ehrlich, 1125 Berkshire Blvd Suite 150, Wyomissing, PA 19610-1218
518442762	+ J.C. Ehrlich, 1125 Berkshire Blvd, Ste 150, Reading, PA 19610-1218
518442764	+ Penn State, 308 Shields Bldg, University Park, PA 16802
518953638	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, Department of Treasury, Division of Taxation, Bankruptcy Unit, PO Box 245, Trenton, NJ 08695-0245
518611810	+ South Jersey Gas, PO Box 577, Hammonton, NJ 08037-0577
518442766	+ The Money Source Inc, 500 S Broad St Meriden, Meriden, CT 06450-6755
518547138	+ The Money Source Inc., 500 South Broad Street Suite 100A, Meriden, Connecticut 06450-6755
518472869	+ The Pennsylvania State University, 108 Shields Building, University Park PA 16802-1201
518442767	+ Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121
518442768	+ Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ Email/Text: pmarraffa@standingtrustee.com	Aug 20 2021 20:32:00	Isabel C. Balboa, Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580, Cherry Hill, NJ 08002-2977
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 20 2021 20:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 20 2021 20:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518616885	Email/Text: bankruptcy@pepcoholdings.com	Aug 20 2021 20:33:00	Atlantic City Electric, PO Box 4875, Trenton, NJ 08650
518442754	+ EDI: ACBK.COM	Aug 21 2021 00:23:00	American Credit Accept, 961 E Main St, Spartanburg, SC 29302-2185
518442755	+ Email/Text: bankruptcy@pepcoholdings.com	Aug 20 2021 20:33:00	Atlantic City Electric, 5 Collins Drive Ste 2133, MailStop 84CP42, Carneys Point, NJ 08069-3600
518510780	+ EDI: AIS.COM	Aug 21 2021 00:23:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518442756	+ EDI: CAPITALONE.COM	Aug 21 2021 00:23:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
518442758	+ Email/PDF: creditonebknofications@resurgent.com	Aug 20 2021 20:41:16	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872

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518442761	EDI: IRS.COM	Aug 21 2021 00:23:00	IRS, PO BOX 7346, Philadelphia, PA 19101-7346
518503126	Email/PDF: resurgentbknotifications@resurgent.com	Aug 20 2021 20:41:26	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518442763	+ EDI: WFNNB.COM	Aug 21 2021 00:23:00	Lane Bryant Retail/soa, 450 Winks Lane, Bensalem, PA 19020-5932
518577276	+ Email/Text: chegyi@winslowtownship.com	Aug 20 2021 20:33:00	Township of Winslow, 125 South Route 73, Braddock, NJ 08037-9422
518611809	+ Email/Text: chegyi@winslowtownship.com	Aug 20 2021 20:33:00	Township of Winslow, 125 South Route 73, Hammonton, NJ 08037-9422
518462855	EDI: WFFC.COM	Aug 21 2021 00:23:00	United States Department of Education, Claims Filing Unit, P O Box 8973, Madison, WI 53708-8973
518611811	+ EDI: COMCASTCBLCENT	Aug 21 2021 00:23:00	Xfinity, PO Box 3001, Southeastern, PA 19398-3001

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518881549		Rona Taylor
518442757	*+	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
518442760	*+	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518442765	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court:, State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 266, Trenton, NJ 08695

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 22, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 20, 2021 at the address(es) listed below:

Name	Email Address
Andrew Finberg	on behalf of Trustee Andrew Finberg trustee@sjbankruptcylaw.com J117@ecfbis.com;jaimie@sjbankruptcylaw.com
Andrew Finberg	trustee@sjbankruptcylaw.com J117@ecfbis.com;jaimie@sjbankruptcylaw.com
Denise E. Carlon	on behalf of Creditor The Money Source Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor The Money Source Inc. bk@stewartlegalgroup.com

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Georgette Miller

on behalf of Debtor Haran T. Knight
csmith@margolisedelstein.com;GNonnenberg@margolisedelstein.com;mcon1@margolisedelstein.com;Miller.GeorgetteR50524@notify.bestcase.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Kevin Gordon McDonald

on behalf of Creditor The Money Source Inc. kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

U.S. Trustee

USTRRegion03.NE.ECF@usdoj.gov

TOTAL: 9